

Chart 2
Monthly Insurance Rates For Retirees
Basic Life, Health Insurance Coverage (Non-Medicare Plans), and Dental Coverage
For Retirees Insured In The Basic Plan
Rates For Monthly Payroll Deduction, and Direct Payment Purposes
Effective For The Premium Due July 1, 2004

Type Of Coverage	Premium Amount To Be Deducted on Payroll				Full Cost Premium	
	Premium For Retiree (Who Retired Before July 2, 1994)		Premium For Retiree (Who Retired After July 1, 1994)			
Basic Life \$5,000 Coverage Only	\$0.53		\$0.80		\$5.30	
Altus Dental Coverage	Individual	Family	Individual	Family	Individual	Family
	\$29.99	\$71.51	\$29.99	\$71.51	\$29.99	\$71.51
Health Plan Costs (Including Basic Life \$5,000 Insurance)	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage
Commonwealth Indemnity Plan Without CIC	\$51.95	\$117.20	\$77.93	\$175.80	\$519.51	\$1,171.97
Commonwealth Indemnity Plan With CIC	75.61	172.07	101.59	230.67	543.17	1,226.84
Commonwealth Indemnity Plan PLUS	38.18	87.81	57.27	131.71	381.75	878.06
Comm. Indemnity Community Choice Plan	35.30	84.61	52.96	126.92	353.01	846.11
Harvard Pilgrim POS	38.17	91.54	57.25	137.32	381.65	915.42
Navigator by Tufts Health Plan	36.38	87.21	54.57	130.82	363.75	872.10
Fallon Community Health Plan-Direct Care	28.10	66.71	42.16	100.07	281.03	667.10
Fallon Community Health Plan-Select Care	33.74	80.26	50.62	120.39	337.41	802.55
Health New England	29.29	71.73	43.94	107.60	292.92	717.33
Neighborhood Health Plan	31.37	80.66	47.06	121.00	313.68	806.61

CIC: Catastrophic Illness Coverage

Individual CIC: \$23.66/month

Family CIC: \$54.87/month

The Altus Dental Coverage, when elected by an retiree, is entirely paid by the retiree.

